

Fill in this information to identify the case:

Debtor 1 Rosa Maria Cervantes

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: District of Utah

Case Number 20-20811-RKM

Official Form 410S1

12/15

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplemental to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Nationstar Mortgage LLC

Court Claim No.: 10

Last 4 digits of any number you use to identify the debtor's account: 6759

Date of payment change: 03/01/2023
mm/dd/yyyy

Must be at least 21 days after date of this notice

New total payment: \$ 1,288.73

Principal, interest, escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 314.30

New escrow: \$ 495.67

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Debtor 1 Rosa Maria Cervantes

Case number (if known) 20-20811-RKM

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Escrow Account Payment Adjustment

Current mortgage payment:

New mortgage payment:

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of the power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/Katelyn Krabbenhoft
Signature

Date 01/24/2023
mm/dd/yyyy

Print: Katelyn Krabbenhoft
First Name Middle Name Last Name

Title Attorney at Law

Company: Halliday, Watkins & Mann, P.C.
376 East 400 South, Suite 300
Number Street

Salt Lake City, UT 84111
City State Zip Code

Contact Phone 801-355-2886

Email info@hwmlawfirm.com



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
CASE NUMBER

LOAN NUMBER

PROPERTY ADDRESS
3293 S FIELDMINT LN
WEST VALLEY CITY,UT 84128

ROSA CERVANTES
3293 S FIELDMINT LN
WEST VALLEY CITY,UT 84128

Dear ROSA CERVANTES,

An annual escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call our Bankruptcy Department at 877-343-5602. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper

Enclosure

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





Escrow Account Disclosure Statement

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT),
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m.
to 12 p.m. (CT)

Tax/Insurance: 866-825-9267
Monday through Thursday from 8 a.m. to 9 p.m. (ET),
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m.
to 3 p.m. (ET)

Your Loan Number: [REDACTED]
Statement Date: 12/31/2022

ROSA CERVANTES
3293 S FIELDMINT LN
WEST VALLEY CITY, UT 84128

Why am I receiving this?

Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid negative balance in the event of changing tax and insurance amounts.

What does this mean for me?

At this time, your Escrow Account has less money than needed and there is a shortage of \$1,911.72. Due to this shortage and changes in your taxes and insurance premiums, **your monthly escrow payment will increase by \$22.06**. Effective 03/01/2023, **your new total monthly payment** will be \$1,288.73**.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$793.06	\$0.00	\$793.06
ESCROW	\$314.30	\$22.06	\$336.36
SHORTAGE SPREAD	\$0.00	\$159.31	\$159.31
Total Payment	\$1,107.36	\$181.37	\$1,288.73

See below for shortage calculation

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

Minimum Required Balance
\$672.70

Lowest Projected Balance
(\$1,239.02)

$\$1,911.72 / 12 = \159.31

Please see the Coming Year Projections table on the back for more details

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$2,457.95	\$347.33	\$2,805.28
HAZARD SFR	\$1,028.78	\$202.22	\$1,231.00
Annual Total	\$3,486.73	\$549.55	\$4,036.28

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.mrcooper.com.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

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This statement is for informational purposes only.

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections
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This is a statement of the actual activity in your escrow account from 01/22 through 02/23. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$672.70 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of (\$1,239.02) will be reached in December 2023. When subtracted from your minimum required balance of \$672.70, an Escrow Shortage results in the amount of \$1,911.72. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
Start						\$1,162.25	\$39.94
01/22	\$0.00	\$279.16*	\$0.00	\$0.00		\$1,162.25	\$319.10
02/22	\$0.00	\$279.16*	\$0.00	\$0.00		\$1,162.25	\$598.26
03/22	\$290.56	\$279.16*	\$0.00	\$0.00		\$1,452.81	\$877.42
04/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$1,743.37	\$1,191.72
05/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$2,033.93	\$1,506.02
06/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$2,324.49	\$1,820.32
07/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$2,615.05	\$2,134.62
08/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$2,905.61	\$2,448.92
09/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$3,196.17	\$2,763.22
10/22	\$290.56	\$314.30*	\$0.00	\$0.00		\$3,486.73	\$3,077.52
11/22	\$290.56	\$314.30	\$2,457.95	\$2,805.28*	COUNTY TAX	\$1,319.34	\$586.54
12/22	\$290.56	\$628.60	\$1,028.78	\$2,410.08*	HAZARD SFR	\$581.12	(\$1,194.94)
01/23	\$290.56	\$314.30*E	\$0.00	\$0.00		\$871.68	(\$880.64)
02/23	\$290.56	\$314.30*E	\$0.00	\$0.00		\$1,162.24	(\$566.34)
Total	\$3,486.72	\$4,609.08	\$3,486.73	\$5,215.36	Total	\$1,162.24	(\$566.34)
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
Start						(\$566.34)	\$1,345.38
03/23	\$336.36		\$0.00			(\$229.98)	\$1,681.74
04/23	\$336.36		\$0.00			\$106.38	\$2,018.10
05/23	\$336.36		\$0.00			\$442.74	\$2,354.46
06/23	\$336.36		\$0.00			\$779.10	\$2,690.82
07/23	\$336.36		\$0.00			\$1,115.46	\$3,027.18
08/23	\$336.36		\$0.00			\$1,451.82	\$3,363.54
09/23	\$336.36		\$0.00			\$1,788.18	\$3,699.90
10/23	\$336.36		\$0.00			\$2,124.54	\$4,036.26
11/23	\$336.36		\$2,805.28		COUNTY TAX	(\$344.38)	\$1,567.34
12/23	\$336.36		\$1,231.00		HAZARD SFR	(\$1,239.02)	\$672.70<
01/24	\$336.36		\$0.00			(\$902.66)	\$1,009.06
02/24	\$336.36		\$0.00			(\$566.30)	\$1,345.42
Total	\$4,036.32		\$4,036.28		Total	(\$566.30)	\$1,345.42

Bankruptcy Adjustment- The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call our **Bankruptcy Department at 1-877-343-5602**. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

MAILING CERTIFICATE

The undersigned hereby certifies that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed by first class mail, postage prepaid, or via ECF, this 24th day of January, 2023, to each of the following:

Rosa Maria Cervantes
3293 South Fieldmint Ln
West Valley City, UT 84128
Debtor

United States Trustee
Via ECF

Matthew K. Broadbent
Via ECF
Debtors' Attorney

Lon Jenkins
Via ECF
Chapter 13 Trustee

/s/ Katelyn Krabbenhoft
Katelyn Krabbenhoft